

United States Bankruptcy Court

Northern District of Illinois

Case No. 15-16546

Chapter 7

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

TyJuan D Walker
4505 King Dr., Apt 2
Chicago, IL 60653

Social Security / Individual Taxpayer ID No.:

xxx-xx-1948

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: August 11, 2015

Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 TyJuan D Walker
 Debtor

Case No. 15-16546-JSB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
 Form ID: bl8

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Aug 11, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2015.

db +TyJuan D Walker, 4505 King Dr., Apt 2, Chicago, IL 60653-4116
 23270528 +Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 23270533 +Grandpointe, 1112 7th Ave, Monroe, WI 53566-1364
 23270540 +JP Morgan Chase Bank, 3415 Vision Drive, Columbus, OH 43219-6009
 23270543 +Stellar Rec, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-0959
 23270544 +Stellar Recovery Inc, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-8035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: BKRGOODMAN.COM Aug 12 2015 00:58:00 Karen R Goodman, ESQ,
 Taft Stettinius & Hollister LLP, 111 East Wacker Dr, Suite 2800, Chicago, IL 60601-4277
 23270527 +E-mail/Text: bankruptcy@rentacenter.com Aug 12 2015 01:31:36 Acceptance Now,
 5501 Headquarters Dr, Plano, TX 75024-5837
 23270529 +EDI: CMIGROUP.COM Aug 12 2015 01:03:00 Credit Management Lp, 4200 International Pkwy,
 Carrollton, TX 75007-1912
 23270530 +E-mail/Text: bknotice@erccollections.com Aug 12 2015 01:29:20 Enhanced Recovery Corp,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 23270532 +EDI: AMINFOFP.COM Aug 12 2015 00:58:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 23270534 +E-mail/Text: bkynotice@harvardcollect.com Aug 12 2015 01:31:40 Harvard Collection,
 Harvard Collection Services, 4839 N Elston Avenue, Chicago, IL 60630-2589
 23270535 +EDI: IIC9.COM Aug 12 2015 00:58:00 IC System, Attn: Bankruptcy,
 444 Highway 96 East, Po Box 64378, St. Paul, MN 55164-0378
 23270536 EDI: IRS.COM Aug 12 2015 00:58:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
 23270537 EDI: JEFFERSONCAP.COM Aug 12 2015 01:03:00 Jefferson Capital Systems, 16 Mclelland Rd,
 Saint Cloud, MN 56303
 23270539 +EDI: CHASE.COM Aug 12 2015 00:58:00 JP Morgan Chase, PO Box 3155,
 Milwaukee, WI 53201-3155
 23270541 +EDI: MID8.COM Aug 12 2015 00:58:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 23270542 +E-mail/Text: merle@sirfinance.com Aug 12 2015 01:31:31 Sir Finance, 6140 N. Lincoln Ave,
 Chicago, IL 60659-2318

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23270531* +Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd,
 Jacksonville, FL 32256-7412
 23270538* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: Jefferson Capital Systems, 16 Mclelland Rd,
 Saint Cloud, MN 56303)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2015 at the address(es) listed below:

Anthony J Kudron on behalf of Debtor TyJuan D Walker akudron@semradlaw.com,
 rjscourtdocs@gmail.com
 Janna L Quarless on behalf of Debtor TyJuan D Walker jquarless@semradlaw.com,
 rjscourtdocs@gmail.com
 Karen R Goodman, ESQ kgoodman@taftlaw.com,
 il24@ecfcbis.com/sfdocket@shesfiskylaw.com/nbeagan@taftlaw.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4